

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Matthew Christian Wetzel
Debtor

Case No. 24-03323-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Aug 26, 2025

User: AutoDocke
Form ID: pdf010

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 28, 2025:

NONE

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| 5681658 | + Email/PDF: ais.midfirst.ebn@aisinfo.com | Aug 26 2025 18:47:45 | MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051 |
| 5677916 | + Email/PDF: ais.midfirst.ebn@aisinfo.com | Aug 26 2025 18:48:31 | Midfirst Bank, 999 N.W. Grand Boulevard, Suite 100, Oklahoma City, OK 73118-6051 |
| 5678154 | Email/PDF: OGCREgionIIIBankruptcy@hud.gov | Aug 26 2025 18:48:34 | U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107 |
| 5693042 | + Email/PDF: BankruptcynoticesExceptions@wellsfargo.com | Aug 26 2025 18:48:46 | Westlake Financial Services, 3440 Flair Drive Lockbox # 840132, El Monte CA 91731-2823 |

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 28, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 26, 2025 at the address(es) listed below:

| Name | Email Address |
|------------------|---|
| Denise E. Carlon | on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com |

District/off: 0314-1
Date Rcvd: Aug 26, 2025

User: AutoDocke
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Page 2 of 2
Total Noticed: 4

| | |
|-----------------------|--|
| Gail Lee Hills | on behalf of Debtor 1 Matthew Christian Wetzl gail.hills@ghillslaw.com Hills.GailB@notify.bestcase.com |
| Jack N Zaharopoulos | ecf_pahu_alt@trustee13.com |
| Matthew K. Fissel | on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com wbecf@brockandscott.com |
| United States Trustee | ustpreion03.ha.ecf@usdoj.gov |

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In Re:
MATTHEW CHRISTIAN WETZEL
Debtor/Movant

MATTHEW CHRISTIAN WETZEL
Debtor/Movant

v.

MIDFIRST BANK,
US DEPARTMENT OF HOUSING AND
URBAN DEVELOPMENT,
WESTLAKE FINANCIAL SERVICES
JACK N. ZAHAROPOULOS, ESQUIRE, :
STANDING CHAPTER 13 TRUSTEE, :
Respondents

Chapter 13

Case No.: 1:24-bk-03323

MOTION TO SELL REAL ESTATE
FREE AND CLEAR OF LIENS AND
ENCUMBRANCES

ORDER

Upon consideration of Debtor's Motion to Sell Real Estate Free and Clear of Lines and Encumbrances, Doc. 33, good reason appearing therefore, and the Court having found that the Buyer (and/or its designee) is a good faith purchaser for purposes of Section 363(m) and (n) and for purposes of *In re Abbotts Daries of Pennsylvania, Inc.*, 788 F.2d 143 (3rd Cir. 1986), and the hearing held on August 26, 2025, for the reasons stated on the record, it is

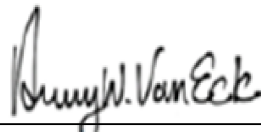
ORDERED as follows:

1. Debtor is granted permission to sell the real estate at 939 Philadelphia Avenue, Chambersburg, PA 17201, Franklin County, Pennsylvania, free and clear of liens and encumbrances in accordance with this Order.
2. Distribution of proceeds from the sale shall be as follows:
 - a. Midfirst Bank will be paid in full subject to a proper payoff quote at the time of closing, after Realtor's commission, property taxes, municipal fees, Debtor's attorney's fees, and all other closing costs are paid. Said payment shall be in full satisfaction of mortgage, Instrument #202323049, and promissory note on the real property.

- b. The US Department of Housing and Urban Development will be paid in full subject to a proper payoff quote at the time of closing. Said payment shall be in full satisfaction of mortgage Instrument #202323049, and promissory note on the real property.
- c. Westlake Financial Services lien will be paid in full.
- d. Remarkable Home Buyers repayment of \$2,677.95.
- e. Remarkable Home Buyers commission for selling the real property as per agreement unless they agree to accept a lesser amount.
- f. All property taxes and transfer taxes due on the property as of the time of closing.
- g. Counsel for Debtor, Gail L. Hills, attorney's fees, and costs of \$646.50 shall be paid at closing.
- h. Debtor's exemption in real property shall be paid to Debtor up to the amount of \$27,900.00 at closing.
- i. If there are net proceeds remaining, after paying all the costs, fees and liens set forth in the preceding paragraphs, then payment to Trustee Jack N. Zaharopoulos, Chapter 13 Trustee, to be applied toward payment of unsecured creditors, up to the amount needed to payoff unsecured creditors at a 100% dividend. Said proceeds shall be mailed to:

Jack N. Zaharopoulos
Chapter 13 Trustee
PO Box 6008
Memphis, TN 38101-6008
- j. If there are net proceeds remaining after paying all the costs, fees and liens set forth in the preceding paragraphs, then the remaining balance, if any, shall be paid to Debtor.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge
Dated: August 26, 2025